

HOW DOES THE PROGRAM WORK?

FAQs

- Q: How much will I have to pay?
- A: Funds are given as 0% deferred loans. This loan is recorded with Lake County and repaid upon transfer or sale of property.
- Q: Do I have to make payments on the loan?
- A: No payments or interest is due on the loan. Only upon transfer or sale of property is the loan balance due.
- Q: Is any portion of the loan balance forgiven?
- A: The loan balance reduces each year for a five-year period, and 85% to 100% of the loan balance is forgiven after 5 years.



Lake County Board of Commissioners

Judy Moran, President

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Lake County's Housing Rehabilitation Program uses federal funding from the Community Development Block Grant (CDBG) Program allocated through the U.S. Department of Housing and Urban Development.

Brochure created by:

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Do you need
HELP to
REHAB
YOUR
HOME?

LEARN MORE ABOUT THE
LAKE COUNTY HOUSING
REHABILITATION PROGRAM



WHAT TYPE OF ASSISTANCE IS AVAILABLE?

ELIGIBLE REPAIRS:

General Property Protection Program

- ◇ Chimney repair
- ◇ Roof (shingles and sheathing)
- ◇ Walls
- ◇ Floors
- ◇ Foundation
- ◇ Mechanical Systems

Emergency Protection Program

- ◇ Furnace/boiler replacement or repair
- ◇ Hot water tank replacement or repair
- ◇ Plumbing
- ◇ Electrical

Mobility Accessibility Program

- ◇ Ramps
- ◇ Handrails
- ◇ Grab bars
- ◇ Bathroom modifications

REPAIR PROCESS:

- ◇ Work is performed by licensed, pre-screened contractors
- ◇ Proper permits are pulled and work is inspected and approved by the County and Owner.

WHAT ARE THE INCOME LIMITS?

FY16 Income Eligibility Limits

(huduser.gov)

<u>Family Size</u>	<u>Income</u>
1	37,350
2	42,650
3	48,000
4	53,300
5	57,600
6	61,850
7	66,100
8	70,400



WHAT ARE THE PROGRAM QUALIFICATIONS?

- ◇ Structure to be rehabilitated must be located within Lake County, excluding City of Mentor and Waite Hill Village
- ◇ Structure must be owner-occupied
- ◇ Applicant must provide verification sufficient to meet income eligibility limits
- ◇ Mortgage payment and property taxes must be current

FOR MORE INFORMATION:

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